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Households: a systematic unit of analysis through history

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Abstract

Purpose – The purpose of this paper is to extend and apply the systems model of the household proposed by Dixon, his colleagues, and his students to situations in which vulnerable consumers are not able to follow the purely rational models of economics. The case of homeless families is examined.

Design/methodology/approach – The paper presents a literature review, an introduction of Baker *et al.*'s concepts of consumer normalcy and consumer vulnerability, and an application of expanded model to consumer studies of homeless persons published by Ronald Hill and his colleagues.

Findings – The same household systems models might be used to unfold the complex problems that can undermine the functioning in a household, causing it to be unproductive and potentially fail. Applications of the concepts of "consumer normalcy" and "consumer vulnerability" provide a useful platform to develop public policy recommendations, the example of homeless persons will be considered as an illustration.

Research limitations/implications – The extension and application is limited in that it is applied to analyze data collected approximately 20 years ago. The research should be extended to actual homeless households in the present day, and to additional "types" of households who are likely to encounter vulnerabilities as consumers (e.g. persons with disabilities).

Practical implications – The four levels of household processes (employment, purchasing, home-production, and consumption) provide a useful framework for examining households in which vulnerabilities occur. This approach is useful in identifying the gaps in the household processes that can slow down productivity and instead introduce confusion and demoralization, plus continue the spiral of economic deprivation.

Social implications – For over 50 years, the work of Goffman has played an important role in identifying individuals and households that did not fit societal norms, resulting in their possibly experiencing conditions of stigmatization. Examining specific household types in terms of the functionality or dysfunctionality of their use of inputs may allow researchers to recommend various types of support, training, or assistance related to the household as a system, rather than focusing on the individual without considering the household dynamics.

Originality/value – This paper takes a general systems approach in applying the concepts of consumer normalcy and consumer vulnerability, both based in behavioral theories in the social sciences, to the economic approach to the household emphasizing rational decision making and orderly production functions.

Keywords Systems theory, Consumer behaviour, Homelessness, History

Paper type Research paper

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Journal of Historical Research in Marketing Vol. 3 No. 1, 2011 pp. 76-95 © Emerald Group Publishing Limited 1755-750X DOI 10.1108/17557501111102436 I walk around homeless and all alone;
My biggest dream is to finds a home.
You cannot tell I am homeless by looking at me;
I am vain and have pride in the way I appear to be.
Most of the time I feel lonely and sad:
I miss living with my family in the home I once had (Lovee, 2009).

1. Introduction

Throughout his academic career, professor Donald F. Dixon instructed and influenced several generations of marketing academicians in the use of general systems theory (GST) (Pirog, 1991; Shaw and Brian Jones, 2009), macromarketing (Dixon, 1984), and historical research in marketing (Dixon, 2000a, b, 2001a, b, 2002; Jones and Shaw, 2006; Hernandez, 1985; Kaufman, 1987; Lord, 1987; Talaga, 1985). He particularly emphasized the importance of historical research in the search for understanding any phenomenon, drawing on insights in the work of scholars such as Wroe Alderson, Reavis Cox, E.T. Grether, David Revzan, and others (Savitt, 1980). He encouraged his students to go back and beyond the facts presented in a nineteenth and twentieth century writings, questioning and interpolating from prior studies throughout the ages. From his background as an economist, his training in marketing, and his deep knowledge of historical scholarship, Dixon challenged the "limited" scholarship regarding emerging fields such as consumer behavior, setting forth a comprehensive model of the household, which is the focus of this paper.

Dixon further encouraged his students to draw on rich historical literature in examining and unfolding any specific topic while incorporating the relevant macro and micro systems that were at work, not relying solely on one specific discipline of inquiry. For instance, in discussing Marshall's contribution to economic theory in 1891, Dixon (1999) reminds us that individuals, and thus households, behave as real "flesh and blood persons" rather than artificial economic entities. He further recommended that we consider interactions within households as dynamic systems since individuals are pursuing their own ends within the group, raising potential for conflict (Weiser, [1914]1927), bringing about success and/or failure of the household group.

It is this type of reasoning that characterized many of Dixon's earlier works concerning households, many of which focus on the disadvantages experienced by those with low incomes. For instance, he confronted the dilemma of whether inner city households paid more for their food (Dixon and McLaughlin, 1968a, b). In further studies, he examined whether low income consumers were exploited in the marketplace (Dixon and McLaughlin, 1970). Clearly, all households did not function in the well-planned ways that economic models depict since their resources were not sufficient to meet market price structures and thus purchase necessary market goods (Dixon and McLaughlin, 1971a, b, 1972).

Subsequently, Grashof and Dixon (1980) developed a model of the household based on the premise that it operates as a small factory, drawing on a series of New Home Economics studies of the early 1960s. Such studies, produced by Becker (1965), Lancaster (1966), and others, were thought to expand upon Hazel Kirk's and Margaret Reid's family and consumption economics of the early 1920s (Grossbard-Schechtman, 2001). Becker's theory of choice, for instance, proposes that "households maximize utility functions" subject to a resource constraint equating money income to the sum of all goods purchased in the market times their individual prices. Households logically are assumed to combine these market goods with their time of their members to produce things ("commodities") that attempt to maximize their utilities. Elaborating on this system of relationships, Lancaster (1966) offered that it is the "characteristics" of goods the provide utility. Moreover, combinations of goods can possess different characteristics than the goods do separately. However, these studies do not address the situation when sufficient income is not earned to purchase the market goods to use

in home production. The poorly functioning household factories apparently have not been taken into account, creating a need for further extension and application.

Grashof and Dixon (1980) notably incorporated the behaviors and dependencies of real people, drawing on the works of Davis (1976), Kassarjian (1971), and Wind (1977). That is, consumers do not behave in a vacuum, but act within a marketplace in which they are able to be employed, to shop, to produce what they need, and have productive and successful lives. Subsequently, Dixon and Blois (1983) conceptualized the household as a productive unit which combines inputs from its stock of available time, skills, income, goods, and characteristics to produce the commodities, and ultimately the satisfactions, which it desires. This approach was further developed and codified in the multi-stage systems model of household behavior published by Shaw and Pirog (1997).

Had Dixon returned to the topic of vulnerable households, he might have examined the outcomes when production processes do not or cannot take place. That is, when the household "factory" does not operate well, the utility functions proposed by Becker (1965) may lack values for variables such as "time spent at work" and "income from work." For many, household production simply does not automatically take place as in the case of Lovee, quoted above, a self-admitted homeless person who participated in a series of interviews conducted by a writer for a "homeless" newspaper in Denver, Colorado. In almost a reverse-image process, he illustrates how consumers in isolation from all support systems tend to fall outside the natural yet elegant interplay that household models present.

The premise in the present paper is that Dixon's approach can be used to consider "unproductive processes" and the "deconstruction" that occurs when processes in households break down. That is, the same household systems models might be used to unfold the complex problems that can undermine the functioning in such households, causing them to be unproductive and potentially fail. Applying the concepts of "consumer normalcy" and "consumer vulnerability" (Baker, 2006; Baker *et al.*, 2005), the example of homeless persons will be considered as an illustration. Homelessness, which can be defined simply as "not having a permanent place to live," might occur when the integrated set of household processes and support within the macro environment is not obtained, sufficient, or clear enough to navigate.

The roots of homelessness can stem from a myriad of causes and have substantial effects on family functioning. While beyond the scope of this paper, it is important to note that a homeless household system must interact with often overly complex economic, social, and governmental systems that may complicate their experience rather than build the skills necessary for returning to a fully functioning, economically sound existence.

2. Background

2.1 General systems theory

GST arose from the search for order and similarities among disciplines (Berrien, 1968; von Bertalanffy, 1962). Systems theory provides an orderly approach for the study of any group of related components which are organized toward a given purpose. A social system consists of a set of interrelated input-output processes directed toward the achievement of system goals. The successful functioning of the system depends on the ways that the processes are carried out. Dixon was a strong proponent of the orderliness and completeness of a systems approach, and encouraged marketing academics to apply it while sorting out what marketing was about as a relatively new discipline.

Not surprisingly, Dixon advocated that consumer researchers attempt to understand households in terms of the productive processes that their members engage in: they are employed, they earn money, they purchase things for the household to use, prepare them for use and eventually consume the products to sustain their well-being. He emphasized that the studies of individual consumer behavior must include the household context in which they occur. Since households tend to assign roles based on each individual's skills and interests, consumer choices are likely to be related to each individual's relationship to their household system. When the choice of those roles proves to be satisfactory, the structure which assigns them is maintained. "Programs," or organized sets of responses, are repeated to insure stability in dealing with an uncertain environment (March and Simon, 1958; Newell *et al.*, 1958). However, such order does not always occur.

2.2 Households throughout history

Households have been a central core of societies throughout the ages. A full understanding of their dynamics, one might argue, comes from a multi-disciplinary and an historical perspective. As a special type of organized behavior system, households have provided consumption opportunities to their members through routinized labor, purchasing, and production processes (Alderson, 1957, p. 163). As a fundamental unit of society, households help ensure the success of the polis, in Aristotle's view, by producing and providing citizens capable of sustaining the society itself (Nagle, 2006). Because of their economic situations, as well as their preferences, households can develop unique and acceptable standards of living that may meet, exceed, or fall far short of societal norms (Kyrk, 1923), yet they function from day to day.

And in periods of downturn, households create and maintain many innovative ways of managing and modifying household processes so that some semblance of order and acceptable well-being may be maintained. For instance, household earning and spending patterns played a significant role in the great depression in the USA in 1929. Economic historians have claimed that while many businesses made great profits in the 1920s prior to the total collapse of the US stock market on October 29, 1929, workers had earned low incomes yet continued to make purchases beyond their means. Similar to the economic times in 2010, real estate prices were also falling as the economic spending power continued to decline (Montana, 2010). Unemployment in the USA rose as high as 25 percent and widespread poverty, hardship, and homelessness grew across the country. Shantytowns, nicknamed "Hoovervilles," sprung up across the country as household utility functions were turned upside down due to no work, no income, and thus, greatly reduced market goods.

Historical sociologists such as Tilly (1994) drew a parallel to household consumption patterns both in pre-industrial England and the English North American colonies (Tilly, 1994, p. 119). That is, early modern households did not have the ability to produce all the goods that they needed. The growing availability of new commodities through trade such as tea, sugar, and coffee reflected a change of diet marking a decline in healthy consumption by replacing milk, eggs, and cheese, with caffeine drinks and sugar. Innovative research methods, such as tracing the possessions of the deceased parents of orphans, reveals that nearly 30 percent of the households in eighteenth century Amsterdam did not own even a bed or any conventional household furniture (McCants, 2008). Clearly, the destitute households in these several time periods provide strong evidence that the utilitarian, economic models are only able to capture a limited portion

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of the realities that disadvantaged households face. In contrast, systems models such as Grashof and Dixon, Dixon and Blois, and Shaw and Pirog provide us with a much more comprehensive set of tools for analyzing households under favorable as well as unfavorable conditions, as described below.

2.3 The household as a system

Economists have considered households to be similar to small factories in which its members interact with each other using inputs from the environment. That is, household members work together in a goal-directed manner, dividing up their time, energy, and income while utilizing skills and information to reach a set of desired outcomes. Building on the works of Becker (1965) and Lancaster (1966), Grashof and Dixon (1980) proposed a framework for researchers to examine the interrelated economic and behavioral household processes. As tasks are assigned or chosen based on members' skills and preferences, household operations can be identified and analyzed for analysis. Such an approach fundamentally assumes that households operate as small social systems in which individuals enact defined roles and responsibilities. In a well-functioning household, its members may use their assets such as time, income, and skills to create outputs such as prepared meals, paid bills, and time spent in conversation, all ultimately leading to satisfaction by household members.

The production processes utilize resources as inputs to provide the outputs required to meet the needs of the household. In a more recent analysis, a multi-stage systems model of household behavior (Shaw and Pirog, 1997) distinguishes among processes of employment, purchasing, home-production, and consumption, and accounts for multiple inputs of money, time, effort, information, and capital. The successful acquisition and utilization of resources and the ability to coordinate the processes can determine the household's success in producing desired satisfactory outcomes.

Households depend on internal role differentiation to utilize member strengths, skills, and talents. Individual preferences, interests, and expectations are also taken into account in choosing enduring and organized ways of behaving (Davis, 1976; Ferber and Birnbaum, 1977). The household establishes a "division of labor, mutual commitments, and the discharge of responsibilities with the environment (Alderson, 1957, p. 175)." As a result, routine tasks such as cooking, cleaning, and financial management are balanced with employment and educational demands, child-rearing responsibilities, and leisure pursuits (Arndt *et al.*, 1981; Gronau, 1977; Jacoby *et al.*, 1976).

As part of a household, individuals are taught to be socialized, how to participate in the workforce, how to act as shoppers, how to provide for their families, and how to interact with the government in ways to stabilize their existence and enact the household processes to maintain a satisfactory lifestyle. However, when some part of their system breaks down, its members can encounter vulnerabilities as the household may lose its ability to function productively. Illness and injuries may make employment impossible, while economic downturns may result in lost jobs and unaffordable marketplace prices. In the extreme case, an individual or a household may become homeless, the internal production processes are disrupted, and the marketplace takes on new challenges. What had been a familiar and often enjoyable activity, shopping, may now become fraught with challenge as governmental assistance plans are negotiated and "work" becomes participation in retraining programs, identifying and going to flea markets and second hand stores, plus learning to exist in greatly limited accommodations. The household

systems model allows us to use GST to integrate the behavioral and economic experiences of household members, in attempting to restore balance to their functioning in society. The paper will focus on homeless households in the USA, recognizing that this application can readily be extended to the homeless populations around the world.

2.4 Homelessness in the USA

There are several ways to report statistics regarding US homelessness. In most cases, homelessness is thought to be a temporary condition, although individuals and families may experience it several times throughout their existence (National Coalition for the Homeless, 2009a, b). In the 2008 HUD Homeless Assessment Report (AHAR, 2009), the Department of Housing and Urban Development (HUD) indicated that approximately 1.6 million people were homeless in emergency shelters for some unspecified period between October 1, 2007 and September 30, 2008. According to that report, on a specific single night in January 2008 when data were collected, there were 664,414 sheltered and unsheltered homeless persons throughout the USA. At any one time, about 60 percent were staying in emergency shelters or transitional housing, while the remainders were staying on the streets, in parks, and other places that they could find. About 68 percent were homeless individuals, while the number of families who were homeless has increased to a striking 32 percent, exacerbated by the ongoing economic and foreclosure crisis that began in December 2007 (AHAR, 2009). Several causes have been found to recur: mental illness, lack of learning survival skills as a child, fleeing from abuse, prolonged unemployment, sudden loss of a job, sudden illness and unaffordable medical expenses, the high cost of affordable housing, and so forth (National Coalition for the Homeless, 2009a, b).

Two useful concepts have recently been advanced in both the public policy and the retailing literatures that may be applied to the household systems model when analyzing the homeless. These are consumer vulnerability and consumer normalcy, reviewed next.

2.5 Consumer vulnerability and consumer normalcy

Although household models typically discuss assumptions of rational decisions, consumers can become vulnerable for reasons unrelated to the rationality of their deliberations. Unlike comprehensive systems models, economic models tend to assume that all household members are "normal," "rational," "productive," and not "vulnerable." That is, within any given household, economic models might assume that sufficient members are able to work in order to support the household's need to shop, produce, consume, and survive satisfactorily. In reality, national statistics reveal that a large percentage of US households have at least one condition that is likely to lead to vulnerability and perhaps homelessness at some point in their existence. For instance, approximately 20 percent of the persons in the USA have a mental or physical disability, and many have multiple challenges. In addition, the US economy is currently experiencing a severe downturn with high unemployment, layoffs, and company consolidations and bankruptcies. Persons who have a disability or who face severe unemployment constraints may not be able to operate the household system as analysts assume. The work of Baker and her colleagues provide some additional framing to supplement the household systems literature.

In developing the concept of consumer normalcy, Baker (2006) built on the studies of Goffman (1963), whose discussions of stigma powerfully depict those who exist

outside the norms of society in terms of physical appearance, actual physical abilities, intellectual aptitude, and so forth. Societies establish their own unique standards about what is "normal" and what is not, including what people are able to do, what people have, and how they live, basically establishing levels of acceptability for the four processes of employment, purchasing, household production, and consumption. What people have, where they work, and where they live establish their acceptability, and hence, their being viewed as "normal" in the society in which they live. Baker (2006, p. 37) defines consumer normalcy as consisting of four dimensions:

- (1) participating or being-in-the-marketplace;
- (2) achieving distinction through the marketplace;
- (3) demonstrating competence and control; and
- (4) being perceived as an equal in the marketplace.

These assumptions of consumer normalcy are necessary for individuals to participate successfully in society and in their households.

In contrast, if persons within a system are unable to participate in the ongoing sequences of input and outputs, then they may be experiencing vulnerability, potentially affecting the successful processes in the household. In contrast to normalcy, consumer vulnerability is a: [...] state of powerlessness that arises from an imbalance in marketplace interactions or from the consumption of marketing messages and products. It occurs when control is not in an individual's hands, creating a dependence on external factors (e.g. marketers) to create fairness in the marketplace. The actual vulnerability arises from the interaction of individual states, individual characteristics, and external conditions within a context where consumption goals may be hindered and the experience affects personal and social perceptions of self (p. 134). For example, persons with visual impairments encounter potential vulnerability when shopping online and find web sites that have not been properly constructed to account for their needs.

While vulnerable consumers are frequently and systematically studied by public policy researchers (Bertrand *et al.*, 2006), they have not become a mainstream focus of investigation for consumer researchers. One exception is found in the studies published by Hill and Stamey (1990, 1991, 1992) which provide several analyses of homeless women, children, and the overall problem that they face as members of partially functioning household systems.

3. Problem statement

Based on the literature reviewed above, I propose that the applications of the systems model of the household proposed by Dixon and his colleagues, and elaborated upon by Shaw and Pirog (1997), can be expanded by utilizing the concepts of consumer normalcy and consumer vulnerability in examining the effectiveness of the production functions in dysfunctional households. Shaw and Pirog's (1997) four-stage model of household behavior enables us to separate out the distinct processes of employment, purchasing, home-production and consumption activities, separable into their own inputs at each stage. This latter model clearly depicts the possibilities for alternative amounts and types of inputs to be used by each household based on their judgment.

Grashof and Dixon's model elements have as their starting point the production of satisfaction. However, the entire system and its processes are driven by working

logically forwards, beginning with income-generating employment and moving to purchasing needed goods. Household members may "produce" those goods further through basic processes such as cooking, home repair, and cleaning, creating a household environment that is "consumed" by its members. Fundamentally, the central part of the model, household production, requires certain inputs to be obtained in shopping, for which employment must provide enough money. Such a model assumes that normalcy exists throughout and/or that vulnerabilities can be successfully managed.

When a household has the potential to experience consumer vulnerability, however, the analysis must start at the point in which the vulnerability has entered the system and the household has lost control, in many cases experiencing a gradual decline as systems start to fail over time, bills go unpaid, and even the security of one's home may become uncertain. In many instances, the operative goal may become survival rather than satisfaction in the more conventional sense. As the household responds to its economic conditions, system breakdowns may occur at one or several points throughout the system, but often begin with obtaining and keeping employment that can provide for the household's needs. Using Shaw and Pirog's model, a set of analytical questions can be developed for each stage, while not exhaustive, provides a starting point for systems inquiry.

Employment

- Do household members possess the necessary skills, time, effort, and information to enter and maintain a job in the workplace?
- Have the skill levels of household members changed (e.g. accidents, illness)?
- Have the household's inputs to employment been reduced (e.g. layoff, job loss)?
- Has the productivity of employment been reduced for some individual(s) (e.g. change in compensation plan, health care plan)?
- Has the time use available changed (e.g. unable to afford day care)?
- Has the income level of each individual changed? Has the household income changed?

Purchasing process

- Have any changes in employment output affected household purchasing power?
- Has the household had to reduce or change spending habits (e.g. lesser quality goods, smaller quantity goods, obtaining good through charitable donations, etc.)?
- Has the household changed where its members shop?
- Does the household shop at second hand stores and thrift shops?
- Does the household utilize charitable sources, such as soup kitchens or food banks?

Home-production process

- Has the dwelling place and home production capabilities changed (living in one room, motel, shelter, car, etc.)?
- Has the availability of ingredients/materials changed?

• Has the method of production changed (microwave vs oven, hotplate versus stove, lack of kitchen appliances altogether)?

Consumption process

- Have levels of satisfaction changed within the household system?
- Have the desired commodity characteristics changed (e.g. less quality items)?
- Have the assortments acquired by household changed (e.g. second-hand clothing, smaller amounts of toys, furniture, cooking items, etc.)?

4. Methodology

Homelessness can be defined as not having a permanent place to live, impacted by what type of shelter if any is used and whether it meets minimum standards of health or safety. This limited definition includes examples such as persons who live in cars, under bridges, and in vacant buildings. Other resources, such as food, medical care, basic furnishings, and clothing may also be missing, as well as time, information, and money. In the early 1990s, Hill and Stamey (1990, 1991, 1992) produced a series of first-hand studies of the experiences of homeless families through their comments and experiences while volunteering at homeless shelters or congregating with homeless persons on the streets. The findings presented in these three studies will be utilized as data in the applications of the extended household model.

4.1 Summary of samples

Study 1 (Hill and Stamey, 1990) used ethnographic methods with a team of researchers between 1985 and 1989 in both urban and suburban areas of a large northeastern city. The research team emphasized building rapport with the homeless persons in order to establish trust and confidence. Notes, photos, videotapes, and audio-taped interviews with approximately 100 persons comprised the data. Participants included both homeless men and women who lived on the street rather than in public shelters.

Study 2 (Hill and Stamey, 1991) used "prolonged engagement and persistent observation" through volunteer work at a shelter for homeless women run by an order of Roman Catholic nuns in a suburban area of a major northeastern city. Data include interviews and photographs. Interviewees included women from their early 20s to mid-60s. Educational backgrounds, prior employment, and former household types varied across the sample.

Study 3 (Hill and Stamey, 1992) used an ethnographic approach, with participant observations, still photography, plus both nondirective and directive interviewing. The site is the same homeless center from Study 2, run by Roman Catholic nuns in a suburban area of a major northeastern city. Discussions, which included both casual conversations as well as interviews, centered on the participants' daily activities. The sample included over 50 children, living with their mothers at the shelter. They came and went throughout the time of the study, with their numbers ranging from five to 22 at any one time. Their ages ranges from six months to 11 years.

5. Findings using the household systems model

Homeless persons are often powerless to change their situation. They may not have access to transportation, to good stores, to the internet, to various types of marketing information,

which affects the quality of their four processes. They may not understand how to obtain and retain a job, creating substantial economic instability for household members. They may also face the contradictory situation of being required to give up gainful employment in order to participate in employment readiness training mandated by state welfare programs. Since they may have limited or no health coverage, the skills and abilities of the homeless persons may decline due to mental problems, lack of appropriate diagnosis and medication, and counseling. As Goffman (1963) points out, they may also become stigmatized by shopping with WIC coupons, wearing thrift store clothing, and not being able to care for their physical appearance.

5.1 Employment process and lack of skills

Many of the participants in all the three studies appeared to have experienced cycles of dependency and homelessness, missing the necessary maturational steps to thrive in society. Frequently, those who do seek out shelter have mental or physical illnesses, lacking the coping skills and self-reliance to extricate themselves from their plight.

Ironically, the studies indicated that some homeless persons are employed but unable to afford a conventional shelter for themselves. Because of their sense of initiative, they often join shantytown communities or identify vacant housing that can accommodate them so that they can be "presentable" for work. Many turn to migrant work, collecting recyclables, and janitorial employment requiring a minimal investment and minimal skills. According to Study 1, persons in this situation generally know where to go for work, clothing, a shower, and inexpensive transportation. This indicates that they have identified nonconventional but effective sources of inputs for employment.

The women in study 2 provided insights into their sometimes inconsistent efforts to seek and gain employment. Several revealed that various situations, such as physical and mental illness, alcoholism, and verbal or physical abuse, had rendered them vulnerable, making it difficult if not impossible for them to function in society as "normal" individuals. Additionally, a family history of homelessness or instability may undermine the opportunity to learn necessary life skills as a child, and leading to their inabilities to manage employment, bills, and other household functions successfully.

As a result, searching for, interviewing, and holding a job became a challenge that is difficult to learn. Problems with time management can further lead persons without employed role models to misunderstand the concepts of getting to work on time, completing tasks by a deadline, and going to work every day. Furthermore, states of dependency living in shelter or on the streets can exert enough downward pressure so that household roles as adults become incomprehensible to enact and persons in shelters instead become increasingly dependent on the institutions that provide welfare and support.

For example, the study 2 women in the shelter reportedly began to act more consistent with children's roles, with the nuns running the shelter taking on the roles of household "adults." They reportedly formed attachments to only a limited set of things since they had experienced a lifetime of losing their possessions when moving. They reported that the governmental and social systems processes for getting ahead were a "maze of forms, lines, and necessary documents."

As a result, lack of employment, underemployment, or sporadic employment creates the lack of financial inputs and possibly places high demands on time so that the employment production process becomes inefficient. That is, large amounts of time may be used to generate inadequate income since skills are not used effectively. Additionally, information may not be available to help find gainful employment.

5.2 Purchasing process

Among many consumers, shopping is an enjoyable and creative experience. Items are purchased that may represent one's own self-image or that of one's family. Household members may look forward to purchases for various occasions, such as birthdays, back to school shopping, and special purchases for holidays. In contrast, homeless persons face substantially different constraints and problems. They focus on survival and meeting their basic needs, rather than purchasing for pleasure or on impulse, as new skills in alternative shopping methods are learned. Identifying programs for the homeless may actually become a finely honed tool as thrift stores, charitable wardrobes and food banks, or even dumpsters are chosen as places to "shop." Participants in study 1 reported knowing exactly how to find treasures in other persons' garbage by scavenging carefully and skillfully to find waste, such as leftovers from restaurants that are thrown away but still usable. Control can be increased when individuals learn the mechanics of these alternative purchasing methods, thereby managing or reducing their vulnerability.

More conventional types of purchases may become impossible due to their lack of credit cards, a poor credit rating, evictions, or bankruptcies. These occurrences create "credit stigmas" that take considerable time and effort to undo, and if not undone, may serve to reinforce the household's downward spiral. Methods of payment and the mechanics of transactions can be quite different, since homeless persons may need to make purchases using WIC coupons and other forms of welfare assistance, potentially creating a sense of stigma if they encounter their friends and familiar employees of stores where they shop.

Items that are sought by homeless persons and families are likely to include subsistence goods such as clothing, food, and some furnishings. Persons who are homeless typically are seeking a reduced and a different assortment of goods than persons who have stable housing. For these consumers, "shopping" may mean going to consignment and second-hand shops, learning how to shop at flea markets, and also identifying various charitable organizations such as food banks and clothing giveaways. Such a productive process may require that the individuals contribute in some way, such as donating time and effort stacking shelves at food banks or sorting through donations.

In marked contrast to children in intact families, the children interviewed in study 3 were concerned with the loss of their favorite possessions. Unlike other children who may request purchases of various new toys, clothing, and electronics, the children reported wanting a favored possession to be returned to them, hoping that it is being saved for them at a relative's or a friend's home. Children who are homeless reportedly find themselves leaving their prior residences quickly with what they have on their backs and what favorite things that they can bring along. Several of the interviewees mentioned concern for already, purchased goods, so their process of acquisition might actually be labeled a process of "acquisition from storage" or "acquisition back." Alternatively, in some cases, acquisition may be of something similar but less expensive (Guion *et al.*, 2007).

Consumer distinctions are often achieved through the things that persons purchase such as the latest styles or items that are unique in some way. As we might imagine, homeless persons are likely to wear "other persons' clothing" that may or may not be attractive, well fitting, or matching the current style of the time. Children of the homeless may find themselves ostracized for their lack of stylish clothing, school supplies, and toys. Such early consumer experiences are likely to increase feelings of stigmatization and affect subsequent consumer behavior in adulthood.

5.3 Home production processes

At the simplest level, household members typically utilize time, information, skills, and raw materials ("characteristics") from their household inventory in order to produce things that they need, such as clean clothing, cooked meals, and homes that are in good repair. In other words, the household members may specialize in certain types of tasks, such as cooking or do-it-yourself home maintenance, utilizing things purchased in the marketplace in order to do so. For instance, in the majority of families across the USA, thanksgiving dinners are prepared and shared among related households or friends repeating traditions established in their homes over the years.

Contrast this conventional household picture with the uncertain lifestyle of homeless persons, who may not know where their next meal will come from or what their children will wear when they outgrow their clothing. Their living places and possibly limited appliances and furnishings are likely to require some improvisation in preparing the things used in everyday life. As studies 1 and 2 illustrate, they may be cooking on a hot plate, plugging into pirated electricity, or gathering leftover food at a shelter or eating at a soup kitchen. Preparation of family meals, shared time baking or cooking together at a dining room table may be a thing of the past, with canned or pre-prepared foods becoming new norms due to limited space for cooking. Meals may also be shared with others in a shelter or church. The proverbial thanksgiving dinner may be offered by a local church or shelter, eliminating the process of actually cooking the food or saving and reheating the leftovers. As a result, individual family customs are set aside in deference to the need for efficiency in feeding large groups of persons who are in need.

Some shared facilities might enable homeless persons to prepare their own meals and clean their own clothing if the major appliances might be utilized on a schedule. However, in cases like these, home production may take on totally different processes given the limitations that they face. For instance, certain times of day might be assigned to each family group giving each the responsibility to be finished on time with all their belongings cleaned up and out of the shared kitchens. Clothing may be washed at a motel laundromat or possibly standards of "cleanliness" may be reduced so that items can be worn acceptably several times between washings.

5.4 Consumption

Finally, "normal" consumption by household members might involve the use of various products in their home for their own pleasure such as watching television, surfing the internet, and participating in various hobbies, such as gardening and sewing. Households can share their consumption with each other in privacy, unless they choose to invite others to their homes. In contrast, consumption methods are greatly limited by the constraints of the shelters and privacy and consumption choices may be greatly reduced (Cornwell and Gabel, 1996).

For instance, the family dinner as they knew it may become meals that are eaten sitting on a chair with no table, balancing plates on their laps, or waiting their turns to heat up their food and eat it. Just at the enjoyment of the meals would degenerate,

so would the normal process of family communication and interaction. Entertainment such as going to the movies, travelling on vacation, or going out to eat at restaurants may become things of the past, substituted by community-based programs such as public picnics, free attractions such as zoos, and church sponsored socials. In addition, the processes of consumption something like meals or washing clothing may be done in a communal fashion with meals being taken in dining hall facilities and laundry done at a Laundromat also on an assigned night of the week.

6. Public policy implications

The expanded applications of the household systems model shows promise in unfolding the experiences of homeless persons in a systematic way, taking into account many of the issues that might become fruitful opportunities for welfare support and/or public policy legislation. Homeless households fundamentally are systems which are not able to operate independently. For instance, if agencies can identify whether the lack of certain skills and credentials, such as high school diplomas, are more likely to create conditions of unemployment, then policymakers can create opportunities for education to be pursued while maintaining any employment that has been found. Such programs need to be designed with great care and should also be available on various schedules in order to accommodate the often unconventional employment schedules that homeless persons may possess. In addition, welfare applications and training should not solely require online use since it simply may not be available to persons who are homeless. While certainly libraries do offer limited free online availability, needs-based welfare and job applications may require the input of private information, such as social security numbers and personal income information, which can place homeless persons at risk for identity theft (Phelps et al., 2000). In addition, such systems may lack the ability to create permanent accounts online that many employment web sites require.

6.1 Welfare support and public policy legislation

Homelessness occurs globally in many different ways. In some instances, children live on the streets with no education, their only food coming from begging or doing odd chores throughout their neighborhoods. They have no formal household in the traditional sense. Their "households" may be associations with other vagabond children or adults who hire them for theft or petty crime. The statistics are staggering: "over one billion people on the planet lack adequate housing, while around 100 million have no housing whatsoever" (Capdevila, 2005).

Analysis using the Household Systems Model enables us to identify points in the household processes wherein breakdowns have taken place. Such points also can signal opportunities for public policy and the development of welfare assistance programs, especially if missing, underdeveloped, or misallocation of inputs can be identified.

Employment. When persons are underemployed, the employment production process is not working efficiently since large amounts of time and effort can be input but small amounts of earnings may be the result. Insufficient earnings can lead to missed bill and rent/mortgage payments, resulting in bankruptcy and/or foreclosure. The results are not solely economic, however, as financial difficulties can lead to depression and feelings of failure. Policy might be implemented that support the unemployed person so that they can begin to recover, not only through job training but also through counseling, job coaching, and skill building. They might also learn how to develop a financial

plan so that the work that they choose is actually capable of supporting them in a satisfactory way.

Purchasing. Additional skills in purchasing might also be developed through community programs that explain shopping aids like unit pricing, coupon use, loyalty program discounts, and so forth (Block and Peracchio, 2006; Viswanathan *et al.*, 2009; Viswanathan *et al.*, 2009). Learning how to increase the output from limited purchasing power inputs can go a long way to improving the amounts and qualities of items that are purchased.

In some cases, purchases may become impossible due to the lack of credit cards, a poor credit rating, evictions, or bankruptcies. These occurrences create "credit stigmas" that take considerable time and effort to undo, and if not undone, may serve to reinforce the household's downward spiral. In addition, homeless persons are known to fall prey to credit consolidation scams, to spend unwisely, and to multiply their problems by the use of unwise strategies, such as paying down one credit card debt by using another credit card. In effect, such purchasing processes may use credit as an input instead of money, whether based on poor judgment, lack of knowledge, or desperation. Rather than allowing homeless persons to slip through the cracks due to problems like overspending, policymakers can attempt to improve the purchasing process through education and credit counseling, providing access to legitimate credit counseling and consolidation pans with no hidden fees or harassing collection agency phone calls (Burgess *et al.*, 2001; Hill and Stamey, 1994).

Home production. The fundamental situation of homelessness is the lack of permanent shelter that is outfitted to allow members to cook, clean, launder their clothing, and so forth in productive ways also accompanied by privacy. When homeless persons move into a motel, for example, they may attempt to maintain a normal consumer lifestyle with having independent food preparation, storage, and eating facilities, as well as laundering and entertainment. Community organizations that attempt to assist homeless families might consider the importance of careful selection of transient housing so that an acceptable level of independent, within-facility production is possible. Such facilities can help to break the cycle of homelessness since children might learn appropriate household production behaviors even in a limited residential setting.

Home consumption. Finally, the satisfaction derived from household consumption is based largely on the three processes that have preceded it and the quality of what is produced. As this narrative has illustrated, when there are breakdowns in employment, purchasing, and home-production, or in all three, the outputs that result are likely not to produce the level of satisfaction that a household desires.

For instance, low-cost, shelter-provided, or dumpster-retrieved meals are likely to provide little nutritional value, potentially harbor disease, and effectively reduce the positive self-image of household members given the dramatic contrast with what they may have had in the past. In contrast, the American Family Inns project was developed to convert large former health care, hotels, or nursing home facilities to clean, productive, and skill building shelters for homeless families (Homes for the Homeless, 2010). The description below, taken from their web site, illustrates how this program builds the processes necessary to rehabilitate household systems, building the inputs needed for re-establishment in society while in a safe environment.

Each Inn provides a community of opportunity where families find the classrooms, libraries, computer labs, health clinics, playgrounds, and counseling centers they will use

during their time as residents. All of these on-site resources make the American Family Inn a place where parents and children can learn and grow as they embark on the path to independence. Mothers drop toddlers off at daycare on their way to work, after-school teachers greet kids as they come home from school, and families learn together in literacy workshops. While students take educational field trips to museums and city landmarks, adults meet with employment and housing specialists who help them prepare for job interviews and find apartments of their own. On-site New York City Department of Education liaisons work to ensure that children are enrolled and attend school. Parents and children are embraced by a community that encourages them to grow and succeed.

7. Conclusion

This paper has attempted to demonstrate how the household systems model proposed by Dixon and colleagues can be used beyond the traditional economic rationality of "rational" households within which it was first developed. The simple yet very usable model of four basic processes with well-defined inputs and outputs provides a structured system in which household vulnerabilities can be identified and potentially mitigated through the development of processes that work.

Currently, the welfare support system can be experienced as a confusing, complex set of individual applications (Moore, 2007; Rodgers, 1982) with limitations, regulations, deadlines, waiting lists, and seemingly inconsistent applications that leave homeless families confused rather than moving them forward to gain productive employment, learn effective budgeting processes, receive counseling and mental support, and build skills in financial planning (Alan, 2010, personal interview). Several caseworkers may be assigned who also provide contradictory advice, refer individuals to web sites that have broken links, recommend help phone lines that are unanswered or switched unexpectedly to aggressive family service organizations that are quick to profile a family under duress (Leann, 2010, personal interview). Thus, it appears that in many cases, welfare systems act an unconnected parts rather than systems, which in turn undermine the efforts of homeless families to recover.

Interestingly, many grass-roots agencies and organizations, such as churches, take up the slack by creating food kitchens, pantries, and clothing exchanges, providing the types of inputs needed for family members to re-enter the workforce and regain productivity (PATH, 2010). For example, the Interfaith Homeless Hospitality Network (IHN, 2010), sponsored by a coalition of churches, selects a small group of homeless men or families for job coaching, providing them with a permanent contact address while sheltering them for a specific period of time at each church in the network. Seminars in professionalism and job skills plus the provision of well-fitting job clothing are standard as inputs (Family Promise, 2010). There have been numerous successful graduates of program like these, largely due to their focus on the inputs needed to improve the success of the individual's or household's production processes.

In conclusion, Dixon's household systems approach is more than an academic compilation of a framework. It can be used as a dynamic method of applications to public policy concerns, such as the homeless households and their efforts to regain independence. By considering the quality, amounts, and availability of inputs, analysts can generate understanding and direction for public policy when the production processes of some households fail.

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